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United States Patent and Trademark Office
Commissioner Of Patents
Attn: Examiner Cristina O Sherr
Organization TC3600 Bldg./Room CPK5
P.O. Box 1450
Alexandria VA 22313 - 1450

Re: Application No. 9/940,211

Dear Ms. Sherr:

Enclosed please find the response to the Office Action dated July 2, 2004.

As per our telephone discussion, also enclosed are three pages of computer generated drawings of the "SHIFT" unit and three pages of flow Charts relative to the Credit Card and Banking aspects of the sytem.

I have also withdrawn Claim 6 and replaced it with another facet of the "SHIFT" system that deals with the prevention of "Identity Theft".

Thank you for your time and attention to this matter,

Respectfully submitted,

Edward Federowicz
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